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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kermit D. Lopez et al
SERIAL NO.: 10/750,358
FILING DATE: 01/02/2004
TITLED: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD DEVICES

EXAMINER: Jean D. Janvier
ART UNIT: 3622
DOCKET NO.: 1000-1307

CERTIFICATE OF MAILING

Please forward all correspondence to:

Ortiz & Lopez, PLLC
Registered Patent Attorneys
P.O. Box 4484
Albuquerque, NM 87196-4484

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. 4484 BOX 1450, Alexandria, VA 22313-1450

on

1/11/2005

Luis M. Ortiz

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is filed in response to the Office Action dated August 11, 2004 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

A petition for a 2-month extension of time and associated fee is being submitted together with this communication.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 8.